# Case 23-12006-djb Doc 1 Filed 07/07/23 Entered 07/07/23 10:52:58 Desc Main Document Page 1 of 46

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
EASTERN DISTRICT OF PENNSYLVANIA	-	
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this is an amended filing

## Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on	Timothy	Alisha
	your government-issued picture identification (for	First name	First name
	example, your driver's	P	S
	license or passport).	Middle name	Middle name
	Bring your picture identification to your	Rodgers	Rodgers
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names and any assumed, trade names and doing business as names.		
	Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6554	xxx-xx-5532

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Debtor 1 Timothy P Rodgers
Alisha S Rodgers

Case number (if known)

			About Balder 0 (Oursell Outside a Jaint Outside				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4.	Your Employer Identification Number (EIN), if any.	EIN	EIN				
5.	Where you live		If Debtor 2 lives at a different address:				
		247 High Street Newtown, PA 18940					
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code				
		Bucks					
		County	County				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code				
6.	Why you are choosing	Check one:	Check one:				
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)				

	otor 1 otor 2	Timothy P Rodger Alisha S Rodgers	s				Case r	number (if known)		
Par	t 2:	Tell the Court About \	our E	Bankruptcv Ca	se					
7.	The	e chapter of the nkruptcy Code you are	Chec	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choo	sing to file under		Chapter 7						
				Chapter 11						
				Chapter 12						
				Chapter 13						
8.	How	you will pay the fee	•	about how yo order. If your a pre-printed	u may pay. Typically, if you a attorney is submitting your p address.	are paying payment on	the fee yourself, your behalf, you	you may pay with cash r attorney may pay witl	r local court for more details n, cashier's check, or money h a credit card or check with	
☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals The Filing Fee in Installments (Official Form 103A).					ation for Individuals to Pay					
				but is not requapplies to you	t my fee be waived (You m uired to, waive your fee, and ir family size and you are un n to Have the Chapter 7 Fili	may do so able to pay	only if your incor the fee in install	me is less than 150% oments). If you choose	of the official poverty line that this option, you must fill out	
9.	Have	ave you filed for		0.						
		ruptcy within the 3 years?	■ Y							
	iuot	, youro.		District	Eastern District of Pennsylvania	When	8/05/20	Case number	20-13258-mdc	
				District	remisyivama	When		Case number		
				District		When		Case number		
10.		any bankruptcy s pending or being	■ N	0						
	not f you,	by a spouse who is iling this case with or by a business ner, or by an ate?	ПΥ	es.						
				Debtor				Relationship to y		
				District		When		Case number, if		
				Debtor		\A/I <sub>2</sub>		Relationship to y	· -	
				District		When		Case number, if	known	
11.		ou rent your lence?	■ N	o. Go to li	ne 12.					
		· - · · <del>- ·</del>	ПΥ	es. Has yo	ur landlord obtained an evic	tion judgm	ent against you?			
					No. Go to line 12.					
					Yes. Fill out <i>Initial Statemen</i> this bankruptcy petition.	nt About ar	Eviction Judgme	ent Against You (Form	101A) and file it as part of	

	otor 1 Timothy P Rodger Alisha S Rodgers				Case number (if known)
Par	t3: Report About Any Bu	ısinesses	You Own	as a Sole Propriet	or
12. Are you a sole proprietor of any full- or part-time business?		■ No.	Go to Part 4.		
		☐ Yes.	Name	and location of busi	iness
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, State	e & ZIP Code
	it to this petition.		Chec	k the appropriate box	x to describe your business:
	·				ess (as defined in 11 U.S.C. § 101(27A))
					Estate (as defined in 11 U.S.C. § 101(51B))
				-	efined in 11 U.S.C. § 101(53A))
				•	r (as defined in 11 U.S.C. § 101(6))
				None of the above	
Bankruptcy Code, and you are choosing to proceed under Subchapter V, you must attach your most rece			can set appropriate deadlines. If you indicate that you are a small business debtor or bchapter V, you must attach your most recent balance sheet, statement of operations, ne tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	Code		
		☐ Yes.			11, I am a small business debtor according to the definition in the Bankruptcy Code, and d under Subchapter V of Chapter 11.
		☐ Yes.			11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I Subchapter V of Chapter 11.
Par	t 4: Report if You Own or	· Have Any	/ Hazardo	us Property or Any	Property That Needs Immediate Attention
14.	Do you own or have any	■ No.			
	property that poses or is alleged to pose a threat	□ Yes.			
	of imminent and identifiable hazard to	□ res.	What is	the hazard?	
	public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	
					Number, Street, City, State & Zip Code

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Debtor 1	limothy P Rodgers		
Debtor 2	Alisha S Rodgers	Case number (if known)	

Part 5: Explain Your Efforts to R

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ] Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 23-12006-djb Doc 1 Filed 07/07/23 Entered 07/07/23 10:52:58 Desc Main Document Page 6 of 46

	tor 1 Timothy P Rodge tor 2 Alisha S Rodgers				Case n	umber (if known)		
Par	6: Answer These Quest	tions for R	eporting Purposes					
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred be individual primarily for a personal, family, or household purpose."					
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you	owe that are not consum	ner debts or bu	usiness debts		
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapte	er 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and	☐ Yes.	I am filing under Chapter 7. are paid that funds will be a				and administrative expenses	
	administrative expenses		□ No					
be a dist	are paid that funds will be available for distribution to unsecured creditors?		Yes					
18.	How many Creditors do you estimate that you	<b>1</b> -49		☐ 1,000-5,000		☐ 25,001-		
	owe?	☐ 50-99 ☐ 100-1 ☐ 200-9	99	□ 5001-10,000 □ 10,001-25,00		☐ 50,001- ☐ More th	-100,000 nan100,000	
19.	How much do you estimate your assets to	□ \$0 - \$		□ \$1,000,001 -			00,001 - \$1 billion	
	be worth?	\$50,001 - \$100,000		□ \$10,000,001 □ \$50,000,001			,000,001 - \$10 billion 0,000,001 - \$50 billion	
		■ \$100,001 - \$500,000 □ \$500,001 - \$1 million			□ \$100,000,001 - \$500 million		nan \$50 billion	
20.	How much do you estimate your liabilities	□ \$0 - \$		<u> </u>			00,001 - \$1 billion	
	to be?		001 - \$100,000 ,001 - \$500,000	□ \$10,000,001 □ \$50,000,001		_ : :	0,000,001 - \$10 billion 00,000,001 - \$50 billion	
			001 - \$500,000 001 - \$1 million	□ \$100,000,00		_ ' '	han \$50 billion	
Par	7: Sign Below							
For	you	I have ex	kamined this petition, and I de	eclare under penalty of p	erjury that the	information provided i	is true and correct.	
			chosen to file under Chapter tates Code. I understand the					
			rney represents me and I did nt, I have obtained and read th				help me fill out this	
		I request	relief in accordance with the	chapter of title 11, Unite	d States Code	e, specified in this petit	tion.	
		bankrup	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519 and 3571.					
			othy P Rodgers		/s/ Alisha S			
			y P Rodgers e of Debtor 1		Alisha S Ro Signature of D			
		Execute	d on <b>July 7, 2023</b>		Executed on	July 7, 2023		
			MM / DD / YYYY			MM / DD / YYYY		

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Debtor 1 Timothy P Rodge Alisha S Rodgers	Case number (if known)				
For your attorney, if you are represented by one	under Chapter 7, 11, 12, or 13 of title 11, Un	ited States Code, and have e	informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. § 342(b)		
If you are not represented by an attorney, you do not need to file this page.	and, in a case in which $\S 707(b)(4)(D)$ applies, certify that I have no knowledge after an inquiry that the information schedules filed with the petition is incorrect.				
	/s/ Brad J. Sadek, Esquire	Date	July 7, 2023		
	Signature of Attorney for Debtor		MM / DD / YYYY		
	Brad J. Sadek, Esquire				
	Printed name				
	Sadek Law Offices, LLC				
	Firm name				
	1500 JFK Boulevard				
	Suite 220				
	Philadelphia, PA 19102				
	Number, Street, City, State & ZIP Code				
	Contact phone <b>215-545-0008</b>	Email address	brad@sadeklaw.com		
	90488 PA				
	Bar number & State		<del></del>		

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Fill in this infor	mation to identify your	case:		
Debtor 1	Timothy P Rodge	rs		
	First Name	Middle Name	Last Name	
Debtor 2	Alisha S Rodgers	<b>;</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT C	F PENNSYLVANIA	
Case number				
(if known)				☐ Check if this is a amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
		value	or wriat you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	436,658.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	21,763.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	458,421.00
Pai	t 2: Summarize Your Liabilities		
			abilities at you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	228,906.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	148,786.00
	Your total liabilities	\$	377,692.00
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	10,278.91
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	7,555.00
Pai	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other scl	hedules.
	■ Yes		
7.	What kind of debt do you have?		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Debtor 2	totr 2 Alisha S Rodgers Case number (if known)			
	n the Statement of Your Current Monthly Income: Cop A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 L		\$	16,165.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Debtor 1 Timothy P Rodgers

	Total o	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	121,333.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	121,333.00

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				Doc	ument	Page 10 of 46			
Fill	in this inform	nation to identify	your case and th	is filinç	g:				
Deb	otor 1	Timothy P R	odgers						
		First Name	Middle	Name		Last Name			
	otor 2	Alisha S Roo		Nesse		LastNama			
	use, if filing)	First Name	Middle			Last Name			
Unit	ted States Ban	nkruptcy Court for	the: EASTERN	DISTRI	CT OF PENI	NSYLVANIA			
Cas	se number								☐ Check if this is an
									amended filing
Of∙	ficial Ear	rm 106A/B							
_		_	-						
<u>Sc</u>	chedule	e A/B: Pr	operty						12/15
Part		Each Residence, Boave any legal or eq		ny resid	lence, building	ty? Check all that apply			
1.1	247 High S	Street		vviiai					
		f available, or other des	cription	_	Single-family Duplex or m	ulti-unit building	the amount	of any secure	ims or exemptions. Put disclaims on Schedule D:
					•	n or cooperative	Creditors V	Vho Have Clair	ns Secured by Property.
						·			
			40040.000			d or mobile home	Current va	lue of the	Current value of the
	Newtown	PA	18940-0000				entire prop	-	portion you own?
	City	State	ZIP Code		Investment p Timeshare	property	\$43	86,658.00	\$436,658.00
					Other				our ownership interest
				Who	has an interes	st in the property? Check one		e), if known.	andy by the chareacs, or
					Debtor 1 only	y			
	Bucks				Debtor 2 only	y			
	County				Debtor 1 and	Debtor 2 only	☐ Check	if this is com	munity property
						of the debtors and another	(see ins	structions)	. ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
					r information erty identifica	you wish to add about this ite	m, such as lo	cal	
					-	(minus 10% cost of sale	a) – 436 65	8	
				. 141 /	Ψ-100,170	(a3 1070 0031 01 3alt	-, <del>-</del> +50,05	~	
						from Part 1, including any			\$436,658.00
	pages you ha	ave attached for	Part 1. Write that	numbe	r here			=>	Ψτου,υου.υυ

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

See instructions    Comparison   Compariso	Debtor Debtor		imothy P Ro Nisha S Rod	•		ase number (if known)	
Ves   Sissan	. Cars	s, vans,	, trucks, tracto	rs, sport utility ve	hicles, motorcycles		
3.1 Make: Nissan   Who has an interest in the property? Check one   Do not defoct sexual daims or exemptions. Put the amount of any secured daims on Schedule D. Cedtors Who Have Claims Secured by Property. Cedetors Secured by Proper	□и	lo					
Mode: Altima   Debtor 1 only   Creations Who have a line interest in the property   Creations Who have Climins Secured by Property.	Y	es					
Debtor 2 only					_	the amount of any see	cured claims on Schedule D:
Other information:    At least one of the debtors and another		Year:	2010	425020	Debtor 2 only	Current value of the	Current value of the
Security	г			133936		entire property?	portion you own?
Model: Odyssey   Debtor 1 only   Creditions with a amount of any secured claims on Schedule O' Creditions Who Have Claims Secured by Property.    Vear:   2013   Debtor 1 and Debtor 2 only   Current value of the entire property?   Current value of the entire property?   Current value of the entire property?   S10,283.00   \$10,283.00						\$5,394.0	55,394.00
Debtor 2 only					_	the amount of any see	cured claims on Schedule D:
Approximate mileage: 128835							, ,
Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  No  Yes  Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here				128835	<del>-</del>		
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  No Yes  Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here						\$10,283.0	910,283.00
Part 3: Describe Your Personal and Household Items  Do you own or have any legal or equitable interest in any of the following items?  Current value of the portion you own?  Do not deduct secured claims or exemptions.  Examples: Major appliances, furniture, linens, china, kitchenware  No  Yes. Describe  Used Household Goods and Furnishings  \$2,500.0  \$2,500.0  Electronics  Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games  No  Yes. Describe	5 <b>Ad</b> o	d the do					\$15,677.00
Do you own or have any legal or equitable interest in any of the following items?  Current value of the portion you own? Do not deduct secured claims or exemptions.  Household goods and furnishings  Examples: Major appliances, furniture, linens, china, kitchenware  No  Yes. Describe  Used Household Goods and Furnishings  \$2,500.0  Electronics  Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games  No  Yes. Describe							
Household goods and furnishings  Examples: Major appliances, furniture, linens, china, kitchenware  □ No ■ Yes. Describe  Used Household Goods and Furnishings  \$2,500.0  **Electronics  Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No ■ Yes. Describe							portion you own? Do not deduct secured
Used Household Goods and Furnishings  Electronics  Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games  No  Yes. Describe	Exa	amples: No	Major applianc		, china, kitchenware		ciains of exemptions.
<ul> <li>Electronics         <ul> <li>Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games</li> <li>No</li> <li>Yes. Describe</li> </ul> </li> </ul>	<b>•</b> \	Yes. De	escribe				
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games  No Yes. Describe				Used Househole	d Goods and Furnishings		\$2,500.0
	Exa	amples: No	Televisions and including cell p			ers, scanners; music colle	ections; electronic devices
	<b></b> )	ies. De	-	Televisions ser	mm that		¢2.200.00

Official Form 106A/B Schedule A/B: Property page 2

Case 23-12006-djb Doc 1 Filed 07/07/23 Entered 07/07/23 10:52:58 Desc Main Page 12 of 46 Document **Timothy P Rodgers** Debtor 1 Debtor 2 Alisha S Rodgers Case number (if known) 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$1,000.00 Used Everyday Wearing Apparel 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$5,700.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes.... 17. Deposits of money

■ Yes..... \$386.00 TD Bank, N.A. 17.1. Checking (4084)

Institution name:

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar

institutions. If you have multiple accounts with the same institution, list each.

☐ No

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Debtor 1 Debtor 2	Timothy P Rode				Case number (if known)	
		17.2.	Other financial account	Paypal		\$0.00
		17.3.	Other financial account	Venmo		\$0.0
Exam	s, mutual funds, or papers: Bond funds, inv		y traded stocks nt accounts with broker	rage firms, money marl	ket accounts	
■ No □ Yes.		I	nstitution or issuer nam	ne:		
	ublicly traded stock venture	and i	nterests in incorporat	ted and unincorporat	ed businesses, including an interest in	n an LLC, partnership, an
☐ Yes.	. Give specific inform		about them		% of ownership:	
Nego	tiable instruments inc	lude p	ds and other negotials ersonal checks, cashier hose you cannot transfe	rs' checks, promissory	notes, and money orders.	
☐ Yes.	. Give specific informa		bout them er name:			
Exam ■ No	. List each account se	, ERIS eparate	A, Keogh, 401(k), 403(	b), thrift savings accou	ints, or other pension or profit-sharing pla	ns
Your : Exam ■ No	oples: Agreements wit	eposits	s you have made so tha		ervice or use from a company s, water), telecommunications companies	s, or others
			:			
■ No	•	•	ic payment of money to e and description.	o you, either for life of t	or a number or years)	
24. <b>Interes</b> 26 U.S				ified ABLE program,	or under a qualified state tuition progra	am.
■ No □ Yes.	Institu	ution na	ame and description. S	eparately file the recor	ds of any interests.11 U.S.C. § 521(c):	
■ No	s, equitable or future . Give specific inform		, ,	r than anything listed	I in line 1), and rights or powers exerci	sable for your benefit
			s, trade secrets, and o s, websites, proceeds f			
☐ Yes.	. Give specific inform	ation a	about them			
Exam ■ No	nples: Building permits	s, exclu		itive association holdin	gs, liquor licenses, professional licenses	
	. Give specific inform		apout them			
Money or	property owed to y	ou?				Current value of the portion you own?

Debto Debto		Case n	umber (if known)
			Do not deduct secured claims or exemptions.
	ax refunds owed to you  No  Yes. Give specific information about them, including wh	ether you already filed the returns and the t	tax years
E	amily support Examples: Past due or lump sum alimony, spousal suppo No Yes. Give specific information	ort, child support, maintenance, divorce sett	tlement, property settlement
<b>■</b>	other amounts someone owes you  Examples: Unpaid wages, disability insurance payments, benefits; unpaid loans you made to someone  No Yes. Give specific information		workers' compensation, Social Security
_E	nterests in insurance policies Examples: Health, disability, or life insurance; health savi No	ngs account (HSA); credit, homeowner's, c	or renter's insurance
•	Yes. Name the insurance company of each policy and li Company name:	st its value. Beneficiary:	Surrender or refund value:
	Penn Mutual	Timothy Rodgers-Con Term \$250,00	
	Life Insurance Compan America	y of North Timothy Rodgers-\$383	3,000.00 \$0.00
lf s ■	In the control of the	e who has died s from a life insurance policy, or are current	tly entitled to receive property because
E	claims against third parties, whether or not you have Examples: Accidents, employment disputes, insurance cl No Yes. Describe each claim		yment
	other contingent and unliquidated claims of every nat No Yes. Describe each claim	ure, including counterclaims of the deb	tor and rights to set off claims
	ny financial assets you did not already list No Yes. Give specific information		
	Add the dollar value of all of your entries from Part 4 for Part 4. Write that number here		£386 UU
Part 5	Describe Any Business-Related Property You Own or Ha	ve an Interest In. List any real estate in Part 1	

 $37.\,$  Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

Official Form 106A/B Schedule A/B: Property page 5

Case 23-12006-djb Filed 07/07/23 Entered 07/07/23 10:52:58 Desc Main Page 15 of 46 Document **Timothy P Rodgers** Debtor 1 Debtor 2 Alisha S Rodgers Case number (if known) ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership  $\hfill \square$  Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$436,658.00 Part 2: Total vehicles, line 5 \$15,677.00 57. Part 3: Total personal and household items, line 15 \$5,700.00 58. Part 4: Total financial assets, line 36 \$386.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... Copy personal property total \$21,763.00 \$21,763.00

\$458,421.00

Doc 1

63. Total of all property on Schedule A/B. Add line 55 + line 62

Official Form 106A/B Schedule A/B: Property page 6 Case 23-12006-djb Doc 1 Filed 07/07/23 Entered 07/07/23 10:52:58 Desc Main Document Page 16 of 46

Fill in this information to identify your case:							
Debtor 1	Timothy P Rodge	ers					
	First Name	Middle Name	Last Name				
Debtor 2	Alisha S Rodgers	3					
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		EASTERN DISTRICT C	F PENNSYLVANIA				
Case number							
(if known)					Check if this is an amended filing		

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

<b>PERMITTED IDENTITY THE Property Fou Claim as Exemple</b>	Part 1: Identify the Property You Claim as Exem
-------------------------------------------------------------	-------------------------------------------------

	☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)									
	■ You are claiming federal exemptions. 11 l	U.S.C. § 522(b)(2)								
2.	For any property you list on Schedule A/B	that you claim as exe	mpt,	fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.						
	247 High Street Newtown, PA 18940 Bucks County	\$436,658.00		\$55,800.00	11 U.S.C. § 522(d)(1)					
	FMV \$485,175 (minus 10% cost of sale) = 436,658 Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit						
	2010 Nissan Altima 135936 miles Line from Schedule A/B: 3.1	\$5,394.00		\$5,394.00	11 U.S.C. § 522(d)(2)					
Line	Line IIOIII Schedule AVB. 3.1			100% of fair market value, up to any applicable statutory limit						
	2013 Honda Odyssey 128835 miles	\$10,283.00		\$3,506.00	11 U.S.C. § 522(d)(2)					
	Line Ironi Schedule AVD. 3.2			100% of fair market value, up to any applicable statutory limit						
	Used Household Goods and Furnishings	\$2,500.00		\$2,500.00	11 U.S.C. § 522(d)(3)					
	Line from Schedule A/B: <b>6.1</b>			100% of fair market value, up to any applicable statutory limit						
	Televisions, computer Line from Schedule A/B: 7.1	\$2,200.00		\$2,200.00	11 U.S.C. § 522(d)(3)					
	Line IIOIII <i>Schedule PVD.</i> 7.1			100% of fair market value, up to any applicable statutory limit						

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Debtor 2			Case number (if known)		
	of description of the property and line on nedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own		Specific laws that allow exemption	
		Copy the value from Check only one box for each exemption. Schedule A/B			
	ed Everyday Wearing Apparel	\$1,000.00		\$1,000.00	11 U.S.C. § 522(d)(3)
Lin	e from S <i>criedule A/B</i> : 11.1			100% of fair market value, up to any applicable statutory limit	
Checking (4084): TD Bank, N.A. Line from Schedule A/B: 17.1		A. \$386.00 <b>■</b>		\$386.00	11 U.S.C. § 522(d)(5)
LIII	e IIOIII S <i>Chedule A/B</i> . 11.1			100% of fair market value, up to any applicable statutory limit	
	e you claiming a homestead exemption bject to adjustment on 4/01/25 and every			led on or after the date of adjustmen	nt.)
	No				
	Yes. Did you acquire the property cover	red by the exemption wi	ithin 1	,215 days before you filed this case	?
	□ No				
	□ Yes				

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	-	Document Page 18	3 of 46		
Fill in this informat	ion to identify you				
Debtor 1	Timothy P Rod	ners			
_	First Name	Middle Name Last Name		-	
Debtor 2	Alisha S Rodge	ers			
(Spouse if, filing)	First Name	Middle Name Last Name			
United States Bankro	uptcy Court for the	EASTERN DISTRICT OF PENNSYLVANIA		-	
Case number					
(if known)				☐ Check	if this is an
				ameno	ded filing
Official Form 1	106D				
	-	Who Have Claims Secure	d by Propert	У	12/15
				-	
		If two married people are filing together, both are ed out, number the entries, and attach it to this form. C			
number (if known).					
1. Do any creditors hav	ve claims secured b	y your property?			
□ No. Check thi	s box and submit t	his form to the court with your other schedules. Y	ou have nothing else	to report on this form.	
Yes. Fill in all	of the information	below.			
Part 1: List All S	ecured Claims				
2. List all secured clai	ims. If a creditor has	more than one secured claim, list the creditor separately	Column A	Column B	Column C
for each claim. If more	than one creditor has	s a particular claim, list the other creditors in Part 2. As	Amount of claim	Value of collateral	Unsecured
much as possible, list ti	ie ciairiis iii aipriabet	ical order according to the creditor's name.	Do not deduct the value of collateral.	that supports this claim	portion If any
PennyMac L			\$228,906.00	\$436,658.00	\$0.00
Services, LL Creditor's Name	.C	Describe the property that secures the claim:	<b>\$220,900.00</b>	<b>\$430,030.00</b>	<b>\$0.00</b>
Creditor's Name		247 High Street Newtown, PA 18940 Bucks County			
Attn. Correc	nandanaa	FMV \$485,175 (minus 10% cost of			
Attn: Corres Unit	pondence	sale) = 436,658			
Po Box 5143	87	As of the date you file, the claim is: Check all that apply.			
Los Angeles	-	□ Contingent			
Number, Street, City	y, State & Zip Code	☐ Unliquidated			
		☐ Disputed			
Who owes the debt?	Check one.	Nature of lien. Check all that apply.			
Debtor 1 only		☐ An agreement you made (such as mortgage or se	cured		
Debtor 2 only		car loan)			
☐ Debtor 1 and Debto	r 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the o	lebtors and another	☐ Judgment lien from a lawsuit			
Check if this claim community debt	relates to a	Other (including a right to offset)			
	Opened				
	02/16 Last				
	Active				
Date debt was incurre	2/07/23	Last 4 digits of account number 1239			
	<u> </u>	<del>_</del>			
Add the dollar value	of your entries in C	Column A on this page. Write that number here:	\$228,90	06.00	

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

\$228,906.00

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			L	ocument	Page 19	9 01 46		
Fill in	this inform	ation to identify your	case:					
Debto	r 1	Timethy B Bodge	ro					
Debio		Timothy P Rodge First Name	Middle Na	me	Last Name			
Debto	r 2	Alisha S Rodgers						
(Spouse	e if, filing)	First Name	Middle Na	me	Last Name			
Linited	l States Bar	kruptcy Court for the:	EASTERN D	ISTRICT OF PE	ΝΝςνι νανία			
Ornice	otates bar	intupicy Court for the.	- LAGIERIA D	10111101 01 1 2	14110121711171			
	number			_				
(if know	n)						_	Check if this is an
								amended filing
Offic	ial Form	106E/F						
		/F: Creditors W	ho Hayo	Uneocuro	1 Claime			12/15
						Dort 2 for oreditors w	:th NONDDIODITY ale	ims. List the other party to
Schedu Schedu left. Att name a	ile G: Execut ile D: Credito ach the Cont nd case num	inuation Page to this pag ber (if known).	ired Leases (Off ured by Propert e. If you have n	ficial Form 106G). y. If more space is o information to r	Do not include needed, copy	any creditors with p the Part you need, file	artially secured claims Il it out, number the er	s that are listed in ntries in the boxes on the
Part 1		of Your PRIORITY Un						
_		rs have priority unsecure	d claims agains	t you?				
	No. Go to Pa	art 2.						
	Yes.							
Part 2	l ist ΔI	of Your NONPRIORIT	Y Unsecured	Claims				
4. Lis	No. You have Yes.  Set all of your secured claim an one credito	rs have nonpriority unsected in this personal nonpriority unsecured class, list the creditor separately in holds a particular claim, list	art. Submit this for aims in the alph	orm to the court wit  abetical order of the form to the court with	the creditor who	o holds each claim. It	not list claims already in	cluded in Part 1. If more
Pa	ırt 2.							Total claim
4.1	Capital (	One Creditor's Name		Last 4 digits of ac	count number	6817		\$2,084.00
	Attn: Ba	nkruptcy 30285		When was the del	bt incurred?	Opened 10/16 9/15/18	Last Active	_
		e City, UT 84130 reet City State Zip Code		As of the date you	ı file, the claim	is: Check all that appl	у	
	Who incur	red the debt? Check one.						
	Debtor	1 only		☐ Contingent				
	☐ Debtor	2 only		☐ Unliquidated				
	☐ Debtor	1 and Debtor 2 only		☐ Disputed				
	☐ At least	one of the debtors and and	other	Type of NONPRIO	RITY unsecure	d claim:		
		if this claim is for a com		☐ Student loans				
	debt		-			aration agreement or o	divorce that you did not	
	_	n subject to offset?		report as priority cla				
	■ No			-	-	ng plans, and other sin	nilar debts	
	☐ Yes			Other. Specify	Credit Card	l		_

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	1 Timothy P Rodgers 2 Alisha S Rodgers		Case number (if known)	
4.2	Kohls/Capital One Nonpriority Creditor's Name Attn: Credit Administrator Po Box 3043	Last 4 digits of account number  When was the debt incurred?	7286	\$840.00
	Milwaukee, WI 53201			
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only			
	_	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	<del>- ·</del>	
	Yes	Other. Specify Charge Acc	count	
4.3	Navient Nonpriority Creditor's Name	Last 4 digits of account number	0301	\$70,017.00
	Attn: Bankruptcy Po Box 9500	When was the debt incurred?	Opened 06/01 Last Active 5/31/23	
	Wilkes-Barre, PA 18773  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	<u></u> '	a ciaiiii.	
	Check if this claim is for a community debt	■ Student loans □ Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin	a plane, and other similar debts	
	■ No □ Yes	Other. Specify	g plans, and other similar debts	
	La res	Educationa	 II	
4.4	Navient	Last 4 digits of account number	0303	\$51,316.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 9500	When was the debt incurred?	Opened 02/01 Last Active 5/31/23	
	Wilkes-Barre, PA 18773  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	<u> </u>	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	Student loans		
	Check if this claim is for a community debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	a plane, and other similar debts	
	■ No	☐ Debts to pension or profit-sharin	y pians, and other similar debts	
	Yes	Other. Specify		
		Educationa	NI .	

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	Timothy P Rodgers Alisha S Rodgers		Case number (if known)	
4.5	Ollo Card Services Nonpriority Creditor's Name	Last 4 digits of account number	2235	\$4,431.00
	Attn: Bankruptcy Po Box 9222 Old Bethpage, NY 11804	When was the debt incurred?	Opened 08/22 Last Active 6/22/23	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		
	☐ At least one of the debtors and another☐ Check if this claim is for a community	Type of NONPRIORITY unsecured  ☐ Student loans	d claim:	
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Credit Card		
4.6	Ollo Card Services Nonpriority Creditor's Name	Last 4 digits of account number	8791	\$2,497.00
	Attn: Bankruptcy Po Box 9222 Old Bethpage, NY 11804	When was the debt incurred?	Opened 06/22 Last Active 6/22/23	
-	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card		
4.7	TD Bank Nonpriority Creditor's Name	Last 4 digits of account number	7448	\$522.00
	Attn: Bankruptcy/TD Card Srvs Po Box 84037 Columbus, GA 31908	When was the debt incurred?	Opened 03/09 Last Active 12/15/17	
=	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Check Cred	lit Or Line Of Credit	

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	Timothy F Alisha S F			Case n	umber (if known)	
		nancial Credit Union	Last 4 digits of account number	0002	<u>!</u>	\$17,079.00
	Nonpriority Cred Attn: Bankr 335 Comme Fort Washir	ruptcy	When was the debt incurred?	Opei 10/17	ned 12/16 Last Active 7	
Ī	Number Street (	City State Zip Code the debt? Check one.	As of the date you file, the claim	is: Checl	k all that apply	
	■ Debtor 1 onl	V	☐ Contingent			
	☐ Debtor 2 onl	•	☐ Unliquidated			
	Debtor 1 and		☐ Disputed			
		of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
		s claim is for a community	☐ Student loans			
	debt	bject to offset?	Obligations arising out of a separeport as priority claims	aration aç	greement or divorce that you did not	
	■ No		Debts to pension or profit-sharir	ng plans.	and other similar debts	
	☐ Yes		Other. Specify Unsecured		and other chimar desic	
	Trumark Fir Nonpriority Cred	nancial Credit Union ditor's Name	Last 4 digits of account number	4045	<u> </u>	Unknown
;	Attn: Bankr 335 Comme	erce Dr	When was the debt incurred?	Opei 08/17	ned 12/16 Last Active	
Ī	Number Street (	ngton, PA 19034  City State Zip Code the debt? Check one.	As of the date you file, the claim	is: Checl	k all that apply	
	■ Debtor 1 onl		☐ Contingent			
	☐ Debtor 2 onl	•	☐ Unliquidated			
	Debtor 1 and	•	☐ Disputed			
	☐ At least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
		s claim is for a community	☐ Student loans			
	debt	bject to offset?	Obligations arising out of a separeport as priority claims	aration aç	greement or divorce that you did not	
	No		Debts to pension or profit-sharing	ng plans,	and other similar debts	
	☐ Yes		Other. Specify Credit Card	t		
Part 3:	List Others	s to Be Notified About a Debt	That You Already Listed			
is tryin have m	g to collect fro nore than one c d for any debts	m you for a debt you owe to some	eone else, list the original creditor in ou listed in Parts 1 or 2, list the add ubmit this page.	Parts 1	ady listed in Parts 1 or 2. For example or 2, then list the collection agency reditors here. If you do not have addi	nere. Similarly, if you
6. Total th		certain types of unsecured claims		eporting	purposes only. 28 U.S.C. §159. Add	the amounts for each
Spe OI	anocoureu ela				Total Claim	
	6a.	Domestic support obligations		6a.	\$ 0.00	
Total claims						
from Par		Taxes and certain other debts y	<u>=</u>	6b.	\$ 0.00	
	6c. 6d.	Claims for death or personal inj  Other, Add all other priority unsec	ury while you were intoxicated ured claims. Write that amount here.	6c. 6d.	\$ <u>0.00</u> \$ 0.00	
	ou.	esticit, tad all outer priority discoo	arod damie. While that amount hore.	04.	Ψ	
	6e.	Total Priority. Add lines 6a through	gh 6d.	6e.	\$	
Total claims	6f.	Student loans		6f.	Total Claim \$ 121,333.00	

Debtor 1 Tin Debtor 2 Ali	•	P Rodgers Rodgers	Case nu	umber (if known	
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	27,453.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	148,786.00

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Fill in this infor	mation to identify your	case:		
Debtor 1	Timothy P Rodge	ers		
	First Name	Middle Name	Last Name	
Debtor 2	Alisha S Rodgers	5		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT C	F PENNSYLVANIA	
Case number				☐ Check if this is an
,				amended filing

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit	h whom you have the co	ontract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.2	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			
	City		State	ZIP Code	<del>-</del>

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Fill in this	s information to identify your	case:	1 age 20 0	70	
Debtor 1	Timothy P Rodge	ers			
	First Name	Middle Name	Last Name		
Debtor 2	Alisha S Rodgers		LastNama		
(Spouse if, fili	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	EASTERN DISTRICT (	OF PENNSYLVANIA		
Case num (if known)	ber				☐ Check if this is an amended filing
	l Form 106H <b>Iule H: Your Co</b> d	lebtors			12/15
people are fill it out, a	e filing together, both are equ	ally responsible for sup boxes on the left. Attac	plying correct informati h the Additional Page to	on. If more space is n	ate as possible. If two married eeded, copy the Additional Page, o of any Additional Pages, write
1. Do	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	as a codebtor.	
■ No					
☐ Yes	S				
0 14/34	hin the leat Overer have very			2 (0	and the constitution is a back of
	hin the last 8 years, have you na, California, Idaho, Louisiana				y states and territories include
_				,	
`	. Go to line 3.				
⊔ Ye:	s. Did your spouse, former spo	use, or legal equivalent liv	e with you at the time?		
in line Form out C	e 2 again as a codebtor only 106D), Schedule E/F (Officia olumn 2.	if that person is a guarar	ntor or cosigner. Make s	sure you have listed the 6G). Use Schedule D,	g with you. List the person shown ne creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D. line	۵
0.1	Name			Schedule E/F, li	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	e
<u> </u>	Name			☐ Schedule E/F, li	
				☐ Schedule G, line	e
-	Number Street			_	
	City	State	ZIP Code		

# Case 23-12006-djb Doc 1 Filed 07/07/23 Entered 07/07/23 10:52:58 Desc Main Document Page 26 of 46

Fill in this informati	ion to identify your case:	
Debtor 1	Timothy P Rodgers	_
Debtor 2 (Spouse, if filing)	Alisha S Rodgers	_
United States Bank	kruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA	_
Case number (If known)		Check if this is:  ☐ An amended filing ☐ A supplement showing postpetition chapter
Official For	1001	13 income as of the following date:
Official For		MM / DD/ YYYY
Schedule	I: Your Income	12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Describe Employment			
1.	Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse
	If you have more than one job,	Employment status	■ Employed	■ Employed
	attach a separate page with information about additional	Employment status	☐ Not employed	☐ Not employed
	employers.	Occupation		
	Include part-time, seasonal, or self-employed work.	Employer's name	Lentegrity, LLC	Council Rock School District
	Occupation may include student or homemaker, if it applies.	Employer's address	27442 Portola Pkwy, Suite 250 Foothill Ranch, CA 92610	30 North Chancellor Street Newtown, PA 18940
		How long employed the	here?	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

- 3. Estimate and list monthly overtime pay.
- 4. Calculate gross Income. Add line 2 + line 3.

filing spouse	non-f			
4,143.48	\$	11,611.20	\$_	2.
0.00	+\$_	0.00	+\$_	3.
4,143.48	\$_	11,611.20	\$_	4.

For Debtor 2 or

For Debtor 1

Official Form 106l Schedule I: Your Income page 1

**Timothy P Rodgers** Debtor 1 Debtor 2 Alisha S Rodgers Case number (if known) For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 11,611.20 4,143.48 List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. 3,333.00 286.50 5b. Mandatory contributions for retirement plans 5b. \$ \$ 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. \$ 347.10 600.00 5d. Required repayments of retirement fund loans 5d. 138.82 0.00 5e. Insurance 5e. 0.00 56.16 5f. **Domestic support obligations** 5f. 0.00 0.00 5q. **Union dues** 5g. 0.00 0.00 5h. Other deductions. Specify: Vol AD&D 5h.+ \$ \$ 5.62 0.00 **FICA** \$ \$ 0.00 235.12 **Health Crespa** \$ 0.00 \$ 309.54 FlexMD/Crespa 0.00 \$ 40.00 **NewTTW Page** 0.00 37.92 **Retirement-TG** 0.00 258.96 Reitrement-TG2 113.94 0.00 **NewTTWP/EMS** 0.00 5.20 Crespa/Life 0.00 19.30 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 3,824.54 1,962.64 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 7,786.66 2,180.84 8. List all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. 0.00 0.00 Interest and dividends 8b. 8b. 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent 8c. regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$ 0.00 0.00 8d. **Unemployment compensation** 8d. \$ 0.00 0.00 8e. **Social Security** 0.00 0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. 0.00 0.00 8g. Pension or retirement income 8g. \$ 0.00 \$ 0.00 Other monthly income. Specify: Pro Rated 2022 Tax Return 8h.+ \$ 0.00 311.41 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9 \$ 0.00 311.41 10. Calculate monthly income. Add line 7 + line 9. 10. \$ 8.098.07 \$ 2.180.84 \$ 10,278.91 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 12. 10,278.91 applies Combined

Official Form 106l Schedule I: Your Income page 2

monthly income

Debtor 1 Debtor 2	Timothy P Rod Alisha S Rodge		)
13. <b>Do</b>	you expect an incr	ease or decrease within the year after you file this form?	
	No.		
	Yes. Explain:		

Official Form 106l Schedule I: Your Income page 3

Debtor 1	is information to identify				Chool	cif this is:	
Deploi	Timothy F	Rougers				An amended filing	
Debtor 2 (Spouse,	Alisha S F	odgers					ving postpetition chapter the following date:
United St	ates Bankruptcy Court for	the: EASTERN!	DISTRICT OF PENNS	YLVANIA	<u>_</u>	MM / DD / YYYY	
Case nun (If known)							
Offic	ial Form 106	<u> </u>					
Sche	edule J: You	r Expense	es				12/
informa number Part 1:	omplete and accurate tion. If more space is (if known). Answer e Describe Your Hothis a joint case?	needed, attach a very question.					
	No. Go to line 2.						
	Yes. Does Debtor 2 li	ve in a separate i	household?				
	■ No □ Yes. Debtor 2 i	nust file Official F	orm 106J-2, <i>Expense</i> s	for Separate Housel	nold of Debto	or 2.	
2. <b>Do</b>	you have dependent	s? □ No					
Do	not list Debtor 1 and btor 2.	■ Yes Fill	out this information for ch dependent	Dependent's relation		Dependent's age	Does dependent live with you?
Do	not state the						□ No
	pendents names.			Son		12	■ Yes
				Doughton		14	□ No
				Daughter			■ Yes □ No
				Son		15	■ Yes
							□ No
exp	your expenses inclu- penses of people othe urself and your deper	er than	5				☐ Yes
expense		f your bankrupto	y filing date unless y				apter 13 case to report f the form and fill in the
the valu	expenses paid for wi le of such assistance I Form 106I.)					Your exp	enses
	e rental or home own ments and any rent fo			nclude first mortgage	4. \$		1,900.00
lf n	ot included in line 4:						
4a.	Real estate taxes				4a. \$		0.00
4a. 4b.		er's, or renter's in	surance		4a. \$		0.00
4c.	Home maintenance	, repair, and upke	ep expenses		4c. \$		200.00
44	Homeowner's asso	sistion or condom	INITIM GLIDE		2 hr		0.00

5. Additional mortgage payments for your residence, such as home equity loans

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Debtor 1 Debtor 2	Timothy P Rodgers Alisha S Rodgers	Case number (if known)			
6. <b>Utili</b>	ties:				
6a.	Electricity, heat, natural gas	6a.	\$	480.00	
6b.	Water, sewer, garbage collection	6b.	\$	80.00	
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	280.00	
6d.	Other. Specify: Cellphone	6d.	\$	210.00	
	Streaming Services		\$	80.00	
Foo	d and housekeeping supplies		\$	2,000.00	
	dcare and children's education costs	8.	\$	500.00	
Clot	hing, laundry, and dry cleaning	9.	\$	390.00	
	onal care products and services	10.	\$	380.00	
. Med	ical and dental expenses	11.	\$	80.00	
. Trar	sportation. Include gas, maintenance, bus or train fare.				
Do r	ot include car payments.	12.	\$	450.00	
3. Ente	rtainment, clubs, recreation, newspapers, magazines, and books	13.	\$	250.00	
₊. Cha	ritable contributions and religious donations	14.	\$	0.00	
. Insu					
	ot include insurance deducted from your pay or included in lines 4 or 20.	45-	Φ.		
	Life insurance	15a.		75.00	
	Health insurance	15b.	· <del></del>	0.00	
	Vehicle insurance	15c.	·	200.00	
	Other insurance. Specify:	15d.	\$	0.00	
Spe	·	16.	\$	0.00	
	allment or lease payments:	47-	φ.	0.00	
	Car payments for Vehicle 1	17a. 17b.		0.00	
	Car payments for Vehicle 2			0.00	
	Other. Specify:	17c.	·	0.00	
	Other. Specify:	17d.	\$	0.00	
	r payments of alimony, maintenance, and support that you did not report as acted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).		\$	0.00	
	er payments you make to support others who do not live with you.		\$	0.00	
Spe		19.	<b>-</b>	0.00	
	er real property expenses not included in lines 4 or 5 of this form or on Scho		our Income.		
	Mortgages on other property	20a.		0.00	
	Real estate taxes	20b.	\$	0.00	
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00	
20d.	Maintenance, repair, and upkeep expenses	20d.		0.00	
20e.	Homeowner's association or condominium dues	20e.	\$	0.00	
l. Oth	er: Specify:	21.	+\$	0.00	
Calc	ulate your monthly expenses				
	Add lines 4 through 21.		\$	7,555.00	
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	7,555.00	
			·	7.555.00	
22C.	Add line 22a and 22b. The result is your monthly expenses.		\$	7,555.00	
. Calc	ulate your monthly net income.				
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	10,278.91	
	Copy your monthly expenses from line 22c above.	23b.		7,555.00	
	• •				
23c.	Subtract your monthly expenses from your monthly income.		<u></u>	2 702 04	
	The result is your monthly net income.	23c.	\$	2,723.91	
For e modi	<b>YOU EXPECT AN INCREASE OR DECREASE IN YOUR EXPENSES WITHIN THE YEAR After 9</b> YEAR ASSESSED A	ou file this	s form? payment to increas	e or decrease because of a	
$\square$ Y	es. Explain here:				

Fill in this infor	mation to identify your	case:	
Debtor 1	Timothy P Rodge	rs	
	First Name	Middle Name Last Name	
Debtor 2	Alisha S Rodgers		
(Spouse if, filing)	First Name	Middle Name Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT OF PENNSYLVANIA	
Case number			
(if known)			☐ Check if this is an amended filing
If two married po You must file thi obtaining mone	eople are filing togethe	n Individual Debtor's Schedu  , both are equally responsible for supplying correct inform le bankruptcy schedules or amended schedules. Making a n connection with a bankruptcy case can result in fines up 519, and 3571.	nation. false statement, concealing property, or
Sig	n Below		
Did you pa	y or agree to pay some	one who is NOT an attorney to help you fill out bankruptcy	forms?
■ No			
☐ Yes. I	Name of person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
	alty of perjury, I declare te true and correct.	that I have read the summary and schedules filed with this	declaration and
X /s/ Tim	nothy P Rodgers	X /s/ Alisha S Rodgers	S
	ny P Rodgers	Alisha S Rodgers	
Signatu	re of Debtor 1	Signature of Debtor 2	
Date .	July 7, 2023	Date <b>July 7, 2023</b>	

Debtor 1    Timothy P Rodgers	Fill	in this inform	nation to identify you	r case:			
Debtor 2 Alisha S Rodgers    Glouce #, Ring    Alisha S Rodgers   First Narre   Mode Narre   Last Narre							
United States Bankruptcy Court for the:  EASTERN DISTRICT OF PENNSYLVANIA    Check if this is an amended filing					Last Name		
United States Bankruptcy Court for the:    Case number							
Case number   Check if this is an amended filling   Check if this is an amended filling    Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy   O4/2    Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before    What is your current marital status?    Married	(Spc	ouse if, filing)	First Name	Middle Name	Last Name		
Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  04/2  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?  Married  During the last 3 years, have you lived anywhere other than where you live now?  No  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there  No  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2: Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the lotal amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  Debtor 1  Sources of income Check all that apply. Gross income Check all that apply. Gefore deductions and exclusions)  From January 1 of current year until Mages, commissions, boruses, tips  Sources, tips  Wages, commissions, boruses, tips  Sources,	Uni	ted States Bar	nkruptcy Court for the:	EASTERN DISTRICT OF	PENNSYLVANIA		
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?  Married Not married During the last 3 years, have you lived anywhere other than where you live now?  Debtor 1: Dates Debtor 1 lived there  3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Explain the Sources of Your Income Till in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Sources of monuses, tips  Sources, tips  Sources, commissions, bonuses, tips						_	
Information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?    Married			-	Affairs for Indivi	duals Filing for B	ankruptcy	04/22
Married Not married During the last 3 years, have you lived anywhere other than where you live now?    No	info nun	rmation. If m	ore space is needed, a). Answer every ques	attach a separate sheet to stion.	this form. On the top of any		
Married Not married  During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1: Dates Debtor 1 Debtor 2 Prior Address: Dived there  3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Debtor 2 Sources of income Check all that apply.  Gross income Check all that apply.  (before deductions and exclusions)  Wages, commissions, bonuses, tips  \$24,860.00	Pai				I Lived Before		
During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1: Dates Debtor 1   Debtor 2 Prior Address: Dates Debtor 2   lived there    No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1: Dates Debtor 1   Debtor 2 Prior Address: Dates Debtor 2   lived there    No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2   Explain the Sources of Your Income    No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2   Explain the Sources of Your Income    No Yes. Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1   Sources of income   Check all that apply.   Check all that apply.   Check all that apply.   Sources of income   Check all that apply.   Check all that apply.   Sources of income   Check all	1.	What is your	current marital statu	is?			
No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1: Dates Debtor 1 lived there  3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  1. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  \$24,860.00 bonuses, tips		_	ried				
Debtor 1:  Dates Debtor 1 lived there  Debtor 2 Prior Address: Dates Debtor 2 lived there  Debtor 2 Prior Address: Dates Debtor 2 lived there  Debtor 2 Prior Address: Dates Debtor 2 lived there  Debtor 2 Prior Address: Dates Debtor 2 lived there  Debtor 2 Prior Address: Dates Debtor 2 lived there  Debtor 3 Debtor 4 Debtor 4 Debtor 5 Prior Address: Dates Debtor 5 Debtor 6 Debtor 6 Debtor 7 Debtor 8 Debtor 9 Debtor	2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
Debtor 1:  Dates Debtor 1   Debtor 2 Prior Address: Dates Debtor 2   Debtor 2 Prior Address: Dates Debtor 2   Debtor 2   Debtor 2   Debtor 2   Debtor 3   Debtor 4   Debtor 4   Debtor 5   Debtor 5   Debtor 6   Debtor 6   Debtor 7   Debtor 7   Debtor 8   Debtor 9		_	t all of the places you l	ived in the last 3 years. Do n	ot include where you live now		
Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  \$72,130.00 Wages, commissions, bonuses, tips  \$24,860.00			tan or the places you t	Dates Debtor 1	·		
States and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  1. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  From January 1 of current year until the date you filled for bankruptcy:  Wages, commissions, bonuses, tips  \$72,130.00 Wages, commissions, bonuses, tips  \$24,860.00		Mithin the la	at 0				
Types. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Wages, commissions, bonuses, tips	<b>s.</b> state						
Types. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Wages, commissions, bonuses, tips		■ No					
Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  \$72,130.00 Wages, commissions, bonuses, tips  Wages, commissions, bonuses, tips		_	ke sure vou fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Wages, commissions, bonuses, tips  \$24,860.00			,	(-			
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  \$72,130.00  Wages, commissions, bonuses, tips  \$24,860.00	Pai	t 2 Explai	n the Sources of You	r Income			
Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Debtor 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  ### Wages, commissions, bonuses, tips  \$72,130.00 Wages, commissions, bonuses, tips  \$24,860.00	4.	Fill in the tota	I amount of income yo	u received from all jobs and	all businesses, including part-	time activities.	ndar years?
Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Debtor 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  ### Wages, commissions, bonuses, tips  \$72,130.00 Wages, commissions, bonuses, tips  \$24,860.00		□ No					
Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  ### Wages, commissions, bonuses, tips  \$72,130.00  ### Wages, commissions, bonuses, tips  \$24,860.00		_	in the details.				
Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  ### Wages, commissions, bonuses, tips  \$72,130.00  ### Wages, commissions, bonuses, tips  \$24,860.00				Debtor 1		Debtor 2	
the date you filed for bankruptcy: bonuses, tips bonuses, tips				Sources of income	(before deductions and	Sources of income	(before deductions
☐ Operating a business ☐ Operating a business				_	\$72,130.00	_	\$24,860.00
				☐ Operating a business		☐ Operating a business	

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De		isha S Rod			Cas	se number (if known)		
				Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of inc Check all that a	pply. (I	Gross income before deductions and exclusions)
	r last caler inuary 1 to	ndar year: December 3	1, 2022 )	■ Wages, commissions, bonuses, tips	\$115,731.00	■ Wages, combonuses, tips		\$33,487.00
				☐ Operating a business		☐ Operating a	business	
		dar year befo December 3		■ Wages, commissions, bonuses, tips	\$86,592.00	■ Wages, com bonuses, tips	missions,	\$35,863.00
				☐ Operating a business		☐ Operating a	business	
	List each	•	e gross inco	ee and you have income that ome from each source separa	,	·		
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below	. (1	Bross income before deductions and exclusions)
		dar year befo December 3		IRA Distribution	\$15,500.00			
Pa	rt 3: Lis	t Certain Pav	ments You	Made Before You Filed for	Bankruptcv			
S.	·	r Debtor 1's on Neither Delindividual programmer.	or Debtor 2 btor 1 nor D rimarily for a	's debts primarily consume bebtor 2 has primarily consume personal, family, or househouse you filed for bankruptcy, d	er debts? umer debts. Consumer deb old purpose."			as "incurred by an
		- ~	Go to line 7		id you pay any creditor a tota	ai 0i \$7,575 0i iii0i	er	
		☐ Yes	List below e	each creditor to whom you pa editor. Do not include payme payments to an attorney for t	nts for domestic support obli			
		* Subject to	o adjustmen	t on 4/01/25 and every 3 year	rs after that for cases filed or	n or after the date o	fadjustment.	
	■ Yes.			r both have primarily const ere you filed for bankruptcy, d		al of \$600 or more?		
		■ No.	Go to line 7					
			include pay	each creditor to whom you pa ments for domestic support o this bankruptcy case.				
	Creditor	's Name and	Address	Dates of payme	ent Total amount paid	Amount you still owe	Was this payr	ment for
					-			

	btor 1 btor 2	Timothy P Rodgers Alisha S Rodgers			Ca	se number (if	known)		
7.	Inside of wh	in 1 year before you filed for bankrupt ers include your relatives; any general pa ich you are an officer, director, person in iness you operate as a sole proprietor. 1 ny.	artners contr	s; relatives of any ge ol, or owner of 20%	eneral partners; partnor or more of their votin	erships of whig securities;	ich yo and ar	u are a genera ny managing a	al partner; corporations gent, including one fo
		No							
		Yes. List all payments to an insider.							
	Insid	der's Name and Address	Da	tes of payment	Total amount paid	Amount still		Reason for	this payment
8.	insid	n 1 year before you filed for bankrupt er? de payments on debts guaranteed or cos	-		yments or transfer	any property	y on a	ccount of a de	ebt that benefited an
		No							
		Yes. List all payments to an insider							
	Insid	der's Name and Address	Da	tes of payment	Total amount paid	Amount still		Reason for Include cred	this payment litor's name
Pai	rt 4:	Identify Legal Actions, Repossession	ns ar	d Foreclosures					
10.	Case Case Withi	No Yes. Fill in the details. e title e number in 1 year before you filed for bankrupt k all that apply and fill in the details belo	cy, w	ture of the case as any of your prop	Court or agency perty repossessed,		garnis	Status of th	
	_	No. Go to line 11. Yes. Fill in the information below.							
		litor Name and Address	De	scribe the Property	•		Date		Value of the
			Ex	olain what happene	ed				property
11.	accor	in 90 days before you filed for bankrup unts or refuse to make a payment bed No Yes. Fill in the details.			cluding a bank or fi	nancial insti	itution	, set off any a	amounts from your
	Cred	litor Name and Address	De	scribe the action th	e creditor took		Date a	action was	Amount
12.		n 1 year before you filed for bankrupt -appointed receiver, a custodian, or a			perty in the possess	sion of an as	signe	e for the bene	efit of creditors, a
		No							
		Yes							
Pai	rt 5:	List Certain Gifts and Contributions							
13.	<b>=</b> 1	n 2 years before you filed for bankrup	otcy, c	lid you give any gif	its with a total value	e of more tha	an \$60	0 per person?	?
	Gifts	Yes. Fill in the details for each gift. s with a total value of more than \$600		Describe the gifts	S		Dates	you gave	Value
	Pers	person on to Whom You Gave the Gift and ress:					ine gi		

Case 23-12006-djb Doc 1 Filed 07/07/23 Entered 07/07/23 10:52:58 Desc Main Page 35 of 46 Document **Timothy P Rodgers** Debtor 1 Debtor 2 Alisha S Rodgers Case number (if known) 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. п Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** payment transferred or transfer was **Email or website address** made Person Who Made the Payment, if Not You Sadek and Cooper Law Offices Including filing fee (\$313), credit May 1, 2023 \$2,000.00 1500 JFK Boulevard counseling/debtor's education (\$40) Suite 220 and credit report (\$45) Philadelphia, PA 19102 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο П Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details.

Description and value of

property transferred

Describe any property or

paid in exchange

payments received or debts

Date transfer was

made

Address

Person Who Received Transfer

Person's relationship to you

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Debtor 1 Timothy P Rodgers
Debtor 2 Alisha S Rodgers

Case number (if known)

19.	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-protein called asset-prot		ny property to a	self-settle	d trust or similar device	of which you are a	
	No						
	☐ Yes. Fill in the details.  Name of trust	Description and	value of the pro	perty trans	sferred	Date Transfer wa	S
Do	t C. List of Contain Financial Associate Inc	trumento Safa Danca	it Bayes and Ct	torono Unit		maac	
Pal	t 8: List of Certain Financial Accounts, Ins	•		-			
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or					,	
	houses, pension funds, cooperatives, assoc  No				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	☐ Yes. Fill in the details.						
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of acco instrument	unt or	Date account was closed, sold, moved, or transferred	Last baland before closing o transfo	or
21.	Do you now have, or did you have within 1 yearsh, or other valuables?	ear before you filed fo	or bankruptcy, a	ny safe de <sub>l</sub>	posit box or other deposi	itory for securities,	
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?	
22.	Have you stored property in a storage unit or	r place other than you	r home within 1	year before	re you filed for bankrupto	;y?	
	■ No						
	Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?	
Pai	t 9: Identify Property You Hold or Control f	for Someone Else					
23.	Do you hold or control any property that son for someone.		lude any proper	ty you bor	rowed from, are storing f	or, or hold in trust	
	■ No						
	Yes. Fill in the details.  Owner's Name	Where is the pro	norty?	Docaribo	the property	Valu	
	Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe	the property	vait	ie
Pa	t 10: Give Details About Environmental Info	rmation					
For	the purpose of Part 10, the following definition	ns apply:					
	Environmental law means any federal, state, toxic substances, wastes, or material into the regulations controlling the cleanup of these	e air, land, soil, surfac	e water, ground				r
	Site means any location, facility, or property to own, operate, or utilize it, including dispos	-	environmental	law, wheth	er you now own, operate	, or utilize it or use	d
	Hazardous material means anything an envir		as a hazardous	s waste, ha	zardous substance, toxid	c substance,	

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Debtor 1 Timothy P Rodgers
Debtor 2 Alisha S Rodgers

Case number (if known)

24.	Has	any governmental unit notified you that	t you may be liable or potentially liable	unc	der or in violation of an environme	ntal law?
		No Yes. Fill in the details.				
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice
25.	Hav	e you notified any governmental unit of	any release of hazardous material?			
		No Yes. Fill in the details.				
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice
26.	Hav	e you been a party in any judicial or adr	ninistrative proceeding under any envi	ronr	mental law? Include settlements a	nd orders.
		No Yes. Fill in the details.				
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case
Pai	rt 11:	Give Details About Your Business or	Connections to Any Business			
27.	With	nin 4 years before you filed for bankrupt	cy, did you own a business or have an	y of	the following connections to any	business?
		A sole proprietor or self-employed i	•		•	
		A member of a limited liability comp	any (LLC) or limited liability partnersh	ip (L	LLP)	
		☐ A partner in a partnership				
		An officer, director, or managing ex	ecutive of a corporation			
		☐ An owner of at least 5% of the votin	g or equity securities of a corporation			
		No. None of the above applies. Go to F	Part 12.			
		Yes. Check all that apply above and fill	in the details below for each business	S.		
		siness Name dress	Describe the nature of the business		Employer Identification number Do not include Social Security r	
		nber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Dates business existed	
28.		nin 2 years before you filed for bankrupt itutions, creditors, or other parties.	cy, did you give a financial statement	to ar	nyone about your business? Inclu	de all financial
		No				
		Yes. Fill in the details below.				
		me dress nber, Street, City, State and ZIP Code)	Date Issued			

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Filed 07/07/23 Entered 07/07/23 10:52:58 Desc Main Case 23-12006-djb Document Page 38 of 46 **Timothy P Rodgers** Debtor 1 Debtor 2 Alisha S Rodgers Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Timothy P Rodgers /s/ Alisha S Rodgers Timothy P Rodgers Alisha S Rodgers Signature of Debtor 1 Signature of Debtor 2 Date July 7, 2023 July 7, 2023 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Doc 1

■ No

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	_
\$78	administrative fee	
+ \$15	trustee surcharge	
\$338	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$571 administrative fee \$1,738 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/forms/bankruptcy-forms

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.uscourts.gov/services-forms/bankruptcy/cre">http://www.uscourts.gov/services-forms/bankruptcy/cre</a> dit-counseling-and-debtor-education-courses.

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/services-forms/bankruptcy/cre">http://www.uscourts.gov/services-forms/bankruptcy/cre</a> dit-counseling-and-debtor-education-courses.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 23-12006-djb Doc 1 Filed 07/07/23 Entered 07/07/23 10:52:58 Desc Main Document Page 43 of 46

B2030 (Form 2030) (12/15)

## United States Bankruptcy Court Eastern District of Pennsylvania

In	Timothy P Rodgers  1 re Alisha S Rodgers		Case No.		
	Allona o Roagoro	Debtor(s)	Chapter	13	
	DISCLOSURI	E OF COMPENSATION OF ATT	ORNEY FOR D	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one	Fed. Bankr. P. 2016(b), I certify that I am the at e year before the filing of the petition in bankrup s) in contemplation of or in connection with the	torney for the above natety, or agreed to be paid	ned debtor(s) and that to me, for services rendere	ed or to
	For legal services, I have agree	ed to accept	\$	5,875.00	
	Prior to the filing of this staten	nent I have received	\$	1,602.00	
	Balance Due		\$	4,273.00	
2.	\$ of the filing fee has bee	n paid.			
3.	The source of the compensation pai	d to me was:			
	■ Debtor □ Other (s	pecify):			
4.	The source of compensation to be p	aid to me is:			
	■ Debtor □ Other (s	pecify):			
5.	■ I have not agreed to share the al	pove-disclosed compensation with any other personal	son unless they are men	abers and associates of my l	aw firm.
		e-disclosed compensation with a person or person with a list of the names of the people sharing in			m. A
5.	In return for the above-disclosed fe	e, I have agreed to render legal service for all asp	pects of the bankruptcy	case, including:	
	<ul> <li>b. Preparation and filing of any pet</li> <li>c. Representation of the debtor at t</li> <li>d. [Other provisions as needed]</li> <li>Legal services related</li> </ul>	I situation, and rendering advice to the debtor in ition, schedules, statement of affairs and plan when meeting of creditors and confirmation hearing to the instant Bankruptcy will be billed at time as set forth in the attorney client fee	hich may be required; g, and any adjourned her t an hourly rate of \$3	arings thereof;	
	to the total legal fees e	ne Debtor(s) prior to filing the instant mat expended on the subject Chapter 13 case Application for Compensation with the I	prior to Confirmation	n. Any fee balance sha	
7.		e above-disclosed fee does not include the follow y Services required after Confirmation of			
		CERTIFICATION			
this	I certify that the foregoing is a comparis bankruptcy proceeding.	plete statement of any agreement or arrangement	t for payment to me for	representation of the debtor	(s) in
	July 7, 2023	/s/ Brad J. Sac			
	Date	Brad J. Sadek Signature of Atto Sadek Law Of	orney		

1500 JFK Boulevard

Philadelphia, PA 19102

brad@sadeklaw.com
Name of law firm

215-545-0008 Fax: 215-545-0611

Suite 220

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## United States Bankruptcy Court Eastern District of Pennsylvania

In re	Timothy P Rodgers Alisha S Rodgers		Case No.	
		Debtor(s)	Chapter	13
	VERI	FICATION OF CREDITOR	MATRIX	
The ab	ove-named Debtors hereby verify th	at the attached list of creditors is true and c	correct to the best	of their knowledge.
The ab	ove-named Debtors hereby verify th  July 7, 2023		correct to the best	of their knowledge.

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Kohls/Capital One Attn: Credit Administrator Po Box 3043 Milwaukee, WI 53201

Navient Attn: Bankruptcy Po Box 9500 Wilkes-Barre, PA 18773

Navient Attn: Bankruptcy Po Box 9500 Wilkes-Barre, PA 18773

Ollo Card Services Attn: Bankruptcy Po Box 9222 Old Bethpage, NY 11804

Ollo Card Services Attn: Bankruptcy Po Box 9222 Old Bethpage, NY 11804

PennyMac Loan Services, LLC Attn: Correspondence Unit Po Box 514387 Los Angeles, CA 90051

TD Bank Attn: Bankruptcy/TD Card Srvs Po Box 84037 Columbus, GA 31908

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Trumark Financial Credit Union Attn: Bankruptcy 335 Commerce Dr Fort Washington, PA 19034

Trumark Financial Credit Union Attn: Bankruptcy 335 Commerce Dr Fort Washington, PA 19034